Name of Bank	Name of Scheme	Salient Features of Scheme
Bank of Baroda	Special Scheme to encourage rural women for dairy pursuit in Gujarat.	Under this scheme a number of women beneficiaries have availed of finance.
Central Bank of India	Kalyani	This scheme is for the betterment of women entrepreneurs and for catering to the requirement of women engaged in different activities.
Oriental Bank of Commerce	Oriental Mahila Vikas Yojana	This scheme covers the credit requirements of women entrepreneurs on concessional terms. These include 2% concession in interest rate for loans above Rs. 2 lakh and upto Rs. 10 lakh and 1% concession in interest rate above Rs. 10 lakh.
State Bank of India	The Shree Shakti Package Scheme	Under this scheme there are concessions in promoters' margin and rate of interest. The scheme aims at imparting entrepreneurial skills to aspiring women and offers a credit package on concessional terms.
Syndicate Bank	Pigmy Deposit Scheme	This is a daily saving scheme which caters to a large section of women entrepreneurs.
Union Bank of India	Viklang Mahila Vikas Yojana	This scheme envisages financing handicapped women for starting their own vocations. The physically handicapped women are identified and their aptitude ascertained for starting of suitable vocation in the locality. Financing of Rs. 25,000 is provided for starting expansion of any productive venture.

(c) Data reporting system of RBI does not generate information regarding credit provided to women by each bank under these schemes.

Common Currency for Asian Countries

2704. SHRI NANDI YELLAIAH: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state whether Government would also make efforts to start one type of currency in Asian countries so as to facilitate creation of a common market of Asian countries also and to

reduce their dependence on American and European economic powers keeping in view the fact that eighteen European countries have joined hands and they have already adopted one currency 'Euro'?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): No, Sir.

Surplus Funds of IRDA

2705. SHRI K.B. KRISHNA MURTHY: Will the Minister of FINANCE AND COMPANY AFFAIRS pleased to state:

(a) whether Government have made it mandatory for the Insurance Regulatory and Development Authority to park its surplus funds with Government in the Public Accounts of India;

(b) whether these funds representing 0.1 per cent of the gross insurance premium totalling some Rs. 13 or 15 crores will in any way lower Government's deficit; and

(c) whether since IRDA's surplus fund is not going to make Government deficit appreciably and lower, what is the rationale in curtailing the financial independence of IRDA?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) to (c) According to advice given by the Ministry of Law, the Insurance Regulatory and Development Authority Fund is to be housed in the Public Account of India. Insurance Regulatory and Development Authority (IRDA) would be provided with adequate funds for discharging its functions under the IRDA Act, 1999 and, therefore, the question of curtailing the financial independence of the IRDA does not arise.

Sanctioning of Loans to Bihar

†2706. SHRIMATI KUM KUMRAI: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) the district-wise targets fixed by Government in Bihar for inclusion of beneficiaries under PMRY during the last three years;

†Original notice of the question was received in Hindi.